

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Delia Pabon
Debtor

Case No. 18-04487-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke

Page 1 of 4

Date Rcvd: Dec 12, 2023

Form ID: fnldecnd

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	+ Delia Pabon, 3057 Cape Horn Road, Red Lion, PA 17356-9069
5122810	+ Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
5147282	+ Pacific Union Financial, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 12 2023 18:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5144384	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 12 2023 18:43:00	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5122791	+ Email/Text: bankruptcynotice@1fbusa.com	Dec 12 2023 18:43:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
5122792	+ Email/Text: backoffice@affirm.com	Dec 12 2023 18:43:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5140432	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5122793	+ Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5122794	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 18:42:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5136921	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 18:42:34	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5140430	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:15	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5122796	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 12 2023 18:53:05	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5122797	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2023 18:43:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5122798	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2023 18:43:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5122799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2023 18:43:00	Comenitycapital/tytard, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5122800	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2023 18:43:00	Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

5122801	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 12 2023 18:42:51	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5125183	Email/Text: mrdiscen@discover.com	Dec 12 2023 18:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5122809	+ Email/Text: mrdiscen@discover.com	Dec 12 2023 18:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5122811	+ Email/Text: bankruptcy@fco.com	Dec 12 2023 18:43:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept, 12304 Baltimore Ave Suite E, Bellsville, MD 20705-1314
5122812	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 12 2023 18:43:00	Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
5122795	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 12 2023 18:53:01	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5122813	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 12 2023 18:43:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5130149	Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2023 18:42:36	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5122814	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2023 18:42:51	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5122815	+ Email/Text: bankruptcy@marinerfinance.com	Dec 12 2023 18:43:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5122816	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2023 18:43:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5134637	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2023 18:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5181609	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 12 2023 18:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5181608	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 12 2023 18:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5149919	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 12 2023 18:53:26	Navient Solutions, LLC obo the dept of education, Navient Solutions, LLC obo, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5142479	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2023 18:42:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5123351	+ Email/PDF: rmscedi@recoverycorp.com	Dec 12 2023 18:53:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5122819	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 12 2023 18:43:00	Pacific Union Financial, Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500, Farmers Branch, TX 75234-6071
5143709	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 12 2023 18:43:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, STE 500, Farmers Branch, TX 75234-6071
5122820	+ Email/PDF: rmscedi@recoverycorp.com	Dec 12 2023 18:42:51	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5142702	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2023 18:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5122826	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 18:53:01	Synchrony Bank/ Old Navy, Attn: Bankruptcy

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Date Rcvd: Dec 12, 2023

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Total Noticed: 46

			Dept, Po Box 965060, Orlando, FL 32896-5060
5122827	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 18:42:13	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5122828	Email/Text: bncmail@w-legal.com	Dec 12 2023 18:43:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5122829	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 12 2023 18:43:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
5140878	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 12 2023 18:43:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5211818	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:26	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5305016	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 18:53:26	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5143816	+ Email/Text: documentfiling@lciinc.com	Dec 12 2023 18:43:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
5122802	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122803	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122804	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122805	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122806	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122807	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122808	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5144740	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5122817	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5122818	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5138061	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5143079	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5144748	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5122821	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122822	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122823	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122824	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122825	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122830	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
5144058	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al logsecf@logs.com, cistewart@logs.com
Francis Thomas Tarlecki	on behalf of Creditor Pacific Union Financial LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al KRLITTLE@FIRSTAM.COM
Leslie J Rase	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pabk@logs.com
Sean Patrick Quinlan	on behalf of Debtor 1 Delia Pabon spquesq@gmail.com spquesq@gmail.com,outsourcedparalegal@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Delia Pabon,

Chapter 13

Debtor 1

Case No. 1:18-bk-04487-HWV

Social Security No.:

xxx-xx-3030

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Delia Pabon** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: December 12, 2023

fnldec (01/22)